



# TOWN OF STRATFORD

CONNECTICUT  
06615



## **TAXPAYER'S GUIDE**

TO

## **ASSESSMENTS, COLLECTIONS**

## **AND USE CHARGES**

This booklet was created by the Town of Stratford to provide residents with useful information about the assessment and collection processes. If you need further information, call either the office of the Assessor or the Collector. Phone numbers are listed on the back of this booklet. If you would like a copy of this pamphlet in larger print, call (203) 385-4030.

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## 1. ASSESSMENTS VS. TAX AND USAGE COLLECTIONS

**Overview:** Stratford assesses and collects taxes on real estate, motor vehicles and personal property. The Town also bills residents for the cost of sewer, sidewalk and water installation, repair and/or maintenance. These charges are referred to as *Special Assessments*. The Town pays these expenses when they are incurred and bills the property owners in installments. These installment billings are referred to as special assessments - they are **not** taxes. The Town also acts as a collection agent for the Water Pollution Control Authority. The Town collects usage fees from residents and remits them to the Authority on behalf of the residents.

## 2. TYPES OF ASSESSMENTS

*The Town of Stratford has 3 types of property assessments:*

**Real Estate** - land or buildings

**Motor Vehicle** – registered motorized or unmotorized (ie.-) vehicles ie. Cars, trucks, motorcycles, pull trailers, snowmobiles, all terrain vehicles, and motor homes. (Note: Unregistered motor vehicles are taxed as personal property.)

**Personal property** – business equipment, machinery, furniture and fixtures, owned or leased by business; unregistered and out of state motor vehicle registrations.

### Property Taxes

All property in Stratford is taxed based on the net assessed value multiplied by the tax rate, expressed in mills or thousandths of a dollar. The net real estate property value is calculated as 70% of the market value of your property on October 1<sup>st</sup> of a revaluation year. The net vehicle value is calculated as 70% of the average retail price on October 1<sup>st</sup> of each year using the NADA Pricing Guide. The net personal property value is based on 70% of market value as of October 1<sup>st</sup>, after subtracting depreciation to date.

The actual taxes you pay will fluctuate based on:

The mill rate, which is established by the Town Council and subject to change.

Property reevaluation – Property values are adjusted against market value every 5 years.

*Examples:* How the change in mill rate affects tax paid:

#### Current tax calculations:

The current market value of your property is \$142,860

Property's net assessed value: 70% of market value = \$100,000.

Mill rate: 36.99 (or \$36.99 for each \$1,000 in value)

Net assessed value (\$100,000) is 100 times the mill rate

Tax = Mill rate (36.99) X 100 = **\$3,699**

Mill rate changes from 36.99 to 37.75 – No property reevaluation  
 The current market value of your property remains at \$142,860  
 Property's net assessed value: 70% of market value = \$100,000.

Mill rate: 37.75 (or \$37.75 for each \$1,000 in value)  
 Net assessed value (\$100,000) is 100 times the mill rate  
 New tax = Mill rate (37.75) X 100 = **\$3,775**

Mill rate remains the same. Property reevaluated and adjusted to reflect a new market value  
 The current market value of your property rises to \$165,000  
 Property's net assessed value: 70% of market value = \$115,500.

Mill rate: 36.99 (or \$36.99 for each \$1,000 in value)  
 Net assessed value (\$115,000) is 115.50 times the mill rate  
 New tax = Mill rate (36.99) X 115.50 = **\$4,272.35**

**Motor Vehicle Taxes**

Motor vehicle assessments are calculated in the same manner as other property, however are subject to taxing jurisdictions and key dates. Vehicles will be assessed by the town in which your vehicles are registered (tax jurisdiction) on October 1<sup>st</sup>. If there is an error in your registration, you must contact the Department of Motor Vehicles directly.

*Example:*

You live in Stratford on October 1, 2003. Stratford is your jurisdiction for tax purposes. You move to another Connecticut town on January 1, 2004. On the tax billing date of July 1, 2004, you will owe taxes to the Town of Stratford, not to the new town. On October 2004, you will be in the new town's taxing jurisdiction and pay your taxes to that town going forward. If you move out of State however, you must contact the Assessor's office. Always notify the Department of Motor Vehicles of any address changes within 48 hours. For example:

Tax Jurisdiction	Move within CT	Tax payment date	Assessment dates
Oct. 1, 2003	Jan. 1, 2004	July 1, 2004 & Jan. 1, 2005	Oct. 1, 2003 – Sept. 30, 2004

*Supplemental motor vehicle tax* bills are issued when you register your vehicle *after* October 1 and before July 30th. The bill covers the period of time between the registration date and the next assessment date (October 1<sup>st</sup> of current period). This bill will be payable on the next payment date of January 1<sup>st</sup>.

Assessment year	Register vehicle	Next full assessment year	Tax payment date
Oct. 1, 2003	Mar. 15, 2004	Oct. 1, 2004	Jan. 1, 2005

Supplemental Tax is assessed for the shaded area from March 15, 2004 through September 30, 2004. This bill is due in full the next tax billing date of Jan. 1, 2005

If you receive a bill for Motor Vehicle Taxes that you believe is inaccurate, contact the Assessor's office at once (203) 385-4025. Do not ignore the bill. You must file for a credit within 26 months of the grand list date taxes are based on. You may be eligible for credit if you return your plates to the Connecticut Dept. of Motor Vehicles and your vehicle has been:

- donated
- repossessed
- sold
- stolen and never recovered
- declared a total loss
- registered outside the State of Connecticut
- replaced with a new vehicle and old plates were returned to the DMV
- junked

You must provide a receipt for returned plates from the Connecticut DMV stating registration has been lost, cancelled or stolen. You will also need one additional statement proving one of the conditions below. All documents must identify the vehicle with make, model and vehicle ID number (VIN No.) and the date the car left your possession. The vehicle:

- has been sold (copy of bill of sale)
- title has been transferred (copy of signed title)
- is registered out of State (proof of residency and copy of dated registration)
- has been stolen and not recovered (statement from insurance company)
- has been totaled and you do no longer have it (statement from insurance company)
- has been junked (receipt from junkyard)
- has been traded in (copy of purchase agreement identifying traded vehicle)
- has been donated (copy of charity letter, receipt of statement, identifying vehicle and date donated)
- has been repossessed (copy of letter from repossession company identifying vehicle and date repossessed)

If you use the same plates on the new vehicle, you will receive a prorated Supplemental Motor Vehicle Tax bill for the new vehicle, the following January. You must pay the entire amount due on the old vehicle. You will automatically get a credit on the new vehicle tax bill. If you obtained new license plates for the new vehicle you will need to apply for a credit. Contact the Assessor's office at (203) 385-4025.

Vehicle registrations will not be renewed by the DMV unless all vehicle property taxes are current. Past due taxes must be paid in full by cash, cashier's check or money order for immediate clearance (stamp or release form). If paying by personal check clearance will be given after 10 business days.

### **3. BILLING CYCLES AND PAYMENTS:**

Personal property and Motor Vehicle tax bills are sent each July and cover the period from the previous October 1<sup>st</sup> through September 30<sup>th</sup> of the current year. For example, a bill received in July of 2004 covers the period of October 1, 2003 through September 30, 2004. Taxes may be billed in 2 installments. Bills up to and including \$100 must be paid in one installment and are due July 1<sup>st</sup>. Amounts over \$100. are paid in 2 installments. The second installment is due Jan. 1<sup>st</sup> and you will get a notice for your 2<sup>nd</sup> installment. There is a 30-day grace period after which interest is charged according to state law.

If your bill says "*Back Taxes due*," call the Collector's office at 203-385-4030 for updated interest charges. Payments made on delinquent accounts will first be applied toward back taxes and interest, then toward current taxes.

Some mortgage companies include your real estate taxes in your payment and remit them directly to the town. If your lender is billing you for your taxes and you receive a pink real estate tax bill from the Town, write your mortgage loan number on the bill and immediately forward it to your mortgage company with a note.

The time period covered by Real Estate Tax bills may be affected by the sale or purchase of property. The attorneys handling the closing will make adjustments to your bill at that time. Please inform your attorney if you are receiving an exemption or are on a benefit program.

Failure to receive a tax bills does not exempt you from payment of all taxes and interest due. If you do not receive a tax bill for which you are responsible call the Tax Collector's office at 203-385-4030 and request a copy.

### **LATE PAYMENTS:**

First installments are due on July 1<sup>st</sup>. Second installment payments for taxes of \$100 or more are due Jan. 1<sup>st</sup>. Both payments have a grace period of one month. If payments are not received within the 30-day grace period you will be subject to penalties. By state law, past due payments are subject to interest at the rate of 1 and a half percent (1 ½ %) per month from the due date of the tax, not including the grace period. Interest charges cannot be waived.

### **Delinquent accounts:**

When tax payments are delinquent, the Town may use the following means of collection allowed by law:

- Withhold and/or suspend motor vehicle registrations

- File tax liens; sell property at public auction
- Levy and seize taxable goods and chattel with subsequent sale and distribution
- Withhold, suspend or revoke licenses or permits required to operate a business (including health permits)
- Deny building permits on tax delinquent property
- Garnish wages
- Seize assets and/or bank accounts
- Issue alias tax warrants for collection by sheriff or constable
- Initiate lawsuits to collect or proceed with foreclosure
- Assign tax liens

**Tax payments and receipts:**

By mail: Tax payments may be made most conveniently by check using the return reply envelope included with your tax bill. You may pay multiple bills with one check. Be sure your list numbers appear on your check. Your cancelled check serves as your receipt, however if you want a receipt from the collector's office, you must include the entire tax bill (both portions) and a self-addressed, stamped envelope with your payment. You should receive your receipt within several days of processing.

At Town Hall: Payments will be taken at the Tax collector's window. You will be issued a receipt at the window. You may also use the drop box. Your check will serve as your receipt.

Bank locations: Check your tax bill for bank tax collection sites. Banks will accept current taxes only. Bring your entire bill. Your portion of the bill will be receipted and the remaining portion will be sent to the Tax Collector's office for recording on your account. Delinquent payments and interest must be made at the office of the Tax Collector.

Taxpayers are advised to keep receipts for 15 years, the length of time municipal taxes are collectible.

**4. SEWER USE, RATES AND PAYMENTS:**

The Water Pollution Control Authority levies sewer use charges, not the Town of Stratford. The Town serves only as a collection agent, remitting monies to the authority on behalf of Town residents and businesses. Residential users pay a flat charge per unit, while commercial and industrial users are billed on actual usage.

Sewer use bills are sent in July and cover the period of July 1 of the current year to June 30 of the following year. For example, a July 2004 bill covers July 1, 2004 through June 30, 2005. Charges may be billed in 2 installments at the discretion of the Water Pollution Control Authority, however you will not be sent a notice for 2<sup>nd</sup> installments. It is important that you remember to pay the 2<sup>nd</sup> installment when due.

**5. APPEALS ON ASSESSMENTS:**

If you feel your property assessment is inaccurate, you may verify your information with the Assessor's office. If you are not satisfied with the finding, you may then appeal to the Board of Assessment Appeals, a citizen board that meets in March on real estate, personal property and supplemental motor vehicle matters, and in September on all regular Motor Vehicle matters. You or your authorized agent must appear before the board, but you do not need an attorney. At this time, you must present all documentation substantiating your appeal. If you are still not satisfied with the board's recommendation, your final appeal may be filed with the Superior Court within 2 months of the Board's action. For more information about the appeals process, contact the Assessor's office at (203) 385-4025.

**6. EXEMPTION, BENEFIT AND SPECIAL USE PROGRAMS:**

- Certain exemptions or benefits are available if you:
- are a senior citizen aged 65 and older
  - meet certain income guidelines
  - rent
  - are a home or condominium owner
  - are on active military duty
  - are totally disabled per Social Security definitions

- are blind
- are a veteran or the spouse of a veteran
- own a handicapped-equipped vehicle (ambulance-type)

Please request the booklet on Tax Relief Programs from the Assessor's office.

If you own certified forest land or are actively farming your property contact the Assessor's office for information on qualifications, filing dates and applications

## 7. CONTACT INFORMATION:

### Assessor's office:

For information on exemptions, tax relief programs, and certain filing date requirements, motor vehicle credits and assessments contact the Assessor's office. You may also find updated information in your local newspaper throughout the year.

*Stratford Town Hall 2725 Main Street, Stratford, CT 06615 Phone: 385-4025*  
Hours: Monday-Friday 8:00 AM - 4: 30 PM

### Collector's office:

For questions concerning billing, tax balances due, amounts paid, interest charged, and billing for special assessments (water, sewer, sidewalk) and sewer use.

*Stratford Town Hall 2725 Main Street, Stratford, CT 06615 Phone: 385-4030*  
Hours: Monday-Friday 8:00 AM - 4:00 PM. Extended hours are sometimes offered during heavy collection periods. Consult the newspaper or call the collector's office.

